

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Faith Stead

Case No.: 5-18-00047 MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Select Portfolio
Court Claim Number:	01
Last Four of Loan Number:	2774
Property Address if applicable:	498 Little Walker Rd

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$34,162.31
b.	Prepetition arrearages paid by the trustee:	\$34,162.31
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$12,516.42
f.	Postpetition arrearage paid by the trustee:	\$12,516.42
g.	Total b, d, and f:	\$46,678.73

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: February 24, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Faith Stead

Case No.: 5-18-00047 MJC

Chapter 13

Debtor(s)

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on February 24, 2025, I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Vern S. Lazaroff, Esquire
143 Pike St
PO Box 1108
Port Jervis NY 12771

Served by First Class Mail

Select Portfolio Servicing, Inc
PO Box 65250
Salt Lake City UT 84165

Faith Stead
498 Little Walker Rd
Shohola PA 18458

I certify under penalty of perjury that the foregoing is true and correct.

Date: February 24, 2025

/s/ Liz Joyce
Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 18-00047 FAITH STEAD

SELECT PORTFOLIO SERVICING

MC 240

P.O. BOX 65450

SALT LAKE CITY, UT 841

Sequence: 24

Modify:

Filed Date:

Hold Code:

Acct No: 2774/post arrears Little Wall

12/18 1 AP POST ARREARS LITTLE WALKER RD/SEE CLAIM 001 NOTE

Amt Sched:	\$0.00	Debt:	\$12,516.42	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$12,516.42	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5210	SELECT PORTFOLIO SERVICING							
521-0	SELECT PORTFOLIO SERVICING		02/19/2025	2045138	\$266.19	\$0.00	\$266.19	
521-0	SELECT PORTFOLIO SERVICING		12/17/2024	2043242	\$216.59	\$0.00	\$216.59	12/31/2024
521-0	SELECT PORTFOLIO SERVICING		11/19/2024	2042300	\$216.59	\$0.00	\$216.59	11/29/2024
521-0	SELECT PORTFOLIO SERVICING		10/23/2024	2041338	\$433.19	\$0.00	\$433.19	10/31/2024
521-0	SELECT PORTFOLIO SERVICING		08/07/2024	2039324	\$433.18	\$0.00	\$433.18	08/16/2024
521-0	SELECT PORTFOLIO SERVICING		06/18/2024	2037612	\$433.19	\$0.00	\$433.19	06/27/2024
521-0	SELECT PORTFOLIO SERVICING		05/22/2024	2036719	\$1,011.18	\$0.00	\$1,011.18	05/31/2024
521-0	SELECT PORTFOLIO SERVICING		03/14/2024	2034750	\$216.59	\$0.00	\$216.59	03/26/2024
521-0	SELECT PORTFOLIO SERVICING		02/14/2024	2033786	\$216.59	\$0.00	\$216.59	02/27/2024
521-0	SELECT PORTFOLIO SERVICING		01/12/2024	2032847	\$216.59	\$0.00	\$216.59	01/30/2024
521-0	SELECT PORTFOLIO SERVICING		10/18/2023	2030063	\$216.59	\$0.00	\$216.59	10/26/2023
521-0	SELECT PORTFOLIO SERVICING		09/19/2023	2029082	\$457.09	\$0.00	\$457.09	09/28/2023
521-0	SELECT PORTFOLIO SERVICING		08/09/2023	2028064	\$227.89	\$0.00	\$227.89	08/17/2023
521-0	SELECT PORTFOLIO SERVICING		07/11/2023	2027075	\$227.89	\$0.00	\$227.89	07/20/2023

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u> <u>Descrp</u>		
521-0	SELECT PORTFOLIO SERVICING		06/13/2023	2026156	\$218.95	\$0.00	\$218.95	06/21/2023
521-0	SELECT PORTFOLIO SERVICING		04/18/2023	2024225	\$968.55	\$0.00	\$968.55	04/26/2023
521-0	SELECT PORTFOLIO SERVICING		01/18/2023	2021185	\$218.95	\$0.00	\$218.95	01/27/2023
521-0	SELECT PORTFOLIO SERVICING		10/18/2022	2018202	\$230.95	\$0.00	\$230.95	10/26/2022
521-0	SELECT PORTFOLIO SERVICING		08/17/2022	2016122	\$230.96	\$0.00	\$230.96	08/24/2022
521-0	SELECT PORTFOLIO SERVICING		07/13/2022	2015053	\$445.89	\$0.00	\$445.89	07/25/2022
521-0	SELECT PORTFOLIO SERVICING		06/14/2022	2014078	\$214.95	\$0.00	\$214.95	06/23/2022
521-0	SELECT PORTFOLIO SERVICING		05/17/2022	2013064	\$214.94	\$0.00	\$214.94	05/27/2022
521-0	SELECT PORTFOLIO SERVICING		04/12/2022	2011964	\$214.94	\$0.00	\$214.94	05/11/2022
521-0	SELECT PORTFOLIO SERVICING		02/16/2022	2009951	\$429.89	\$0.00	\$429.89	02/28/2022
521-0	SELECT PORTFOLIO SERVICING		01/19/2022	2008997	\$214.94	\$0.00	\$214.94	01/26/2022
521-0	SELECT PORTFOLIO SERVICING		12/15/2021	2007973	\$214.95	\$0.00	\$214.95	12/29/2021
521-0	SELECT PORTFOLIO SERVICING		10/14/2021	2005929	\$214.94	\$0.00	\$214.94	10/28/2021
521-0	SELECT PORTFOLIO SERVICING		08/18/2021	2003891	\$442.60	\$0.00	\$442.60	08/25/2021
521-0	SELECT PORTFOLIO SERVICING		07/14/2021	2002801	\$221.30	\$0.00	\$221.30	07/21/2021
521-0	SELECT PORTFOLIO SERVICING		06/16/2021	2001818	\$221.30	\$0.00	\$221.30	06/24/2021
521-0	SELECT PORTFOLIO SERVICING		05/18/2021	2000834	\$221.31	\$0.00	\$221.31	06/01/2021
521-0	SELECT PORTFOLIO SERVICING		02/13/2020	1214158	\$62.54	\$0.00	\$62.54	02/24/2020
521-0	SELECT PORTFOLIO SERVICING		12/12/2019	1211449	\$266.43	\$0.00	\$266.43	12/19/2019
521-0	SELECT PORTFOLIO SERVICING		10/10/2019	1208878	\$268.94	\$0.00	\$268.94	10/22/2019

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
521-0	SELECT PORTFOLIO SERVICING		09/26/2019	1207838	\$1,988.86	\$0.00	\$1,988.86	10/04/2019
Sub-totals: \$12,516.42						\$0.00	\$12,516.42	
Grand Total: \$12,516.42						\$0.00		

Disbursements for Claim

Case: 18-00047 FAITH STEAD

SELECT PORTFOLIO SERVICING

MC 240

P.O. BOX 65450

SALT LAKE CITY, UT 841

Sequence: 24

Modify:

Filed Date: 2/22/2018 12:00:00AM

Hold Code:

Acct No: 2774/PRE ARREARS/498 LITT

SEE CLAIM 001 NOTE

Amt Sched:	\$221,756.51	Debt:	\$34,162.31	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$34,162.31	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	SELECT PORTFOLIO SERVICING							
520-0	SELECT PORTFOLIO SERVICING		02/19/2025	2045138	\$726.53	\$0.00	\$726.53	
520-0	SELECT PORTFOLIO SERVICING		12/17/2024	2043242	\$591.17	\$0.00	\$591.17	12/31/2024
520-0	SELECT PORTFOLIO SERVICING		11/19/2024	2042300	\$591.17	\$0.00	\$591.17	11/29/2024
520-0	SELECT PORTFOLIO SERVICING		10/23/2024	2041338	\$1,182.33	\$0.00	\$1,182.33	10/31/2024
520-0	SELECT PORTFOLIO SERVICING		08/07/2024	2039324	\$1,182.34	\$0.00	\$1,182.34	08/16/2024
520-0	SELECT PORTFOLIO SERVICING		06/18/2024	2037612	\$1,182.33	\$0.00	\$1,182.33	06/27/2024
520-0	SELECT PORTFOLIO SERVICING		05/22/2024	2036719	\$2,759.90	\$0.00	\$2,759.90	05/31/2024
520-0	SELECT PORTFOLIO SERVICING		03/14/2024	2034750	\$591.17	\$0.00	\$591.17	03/26/2024
520-0	SELECT PORTFOLIO SERVICING		02/14/2024	2033786	\$591.17	\$0.00	\$591.17	02/27/2024
520-0	SELECT PORTFOLIO SERVICING		01/12/2024	2032847	\$591.17	\$0.00	\$591.17	01/30/2024
520-0	SELECT PORTFOLIO SERVICING		10/18/2023	2030063	\$591.17	\$0.00	\$591.17	10/26/2023
520-0	SELECT PORTFOLIO SERVICING		09/19/2023	2029082	\$1,247.55	\$0.00	\$1,247.55	09/28/2023
520-0	SELECT PORTFOLIO SERVICING		08/09/2023	2028064	\$622.01	\$0.00	\$622.01	08/17/2023
520-0	SELECT PORTFOLIO SERVICING		07/11/2023	2027075	\$622.01	\$0.00	\$622.01	07/20/2023

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u> <u>Descrp</u>		
520-0	SELECT PORTFOLIO SERVICING		06/13/2023	2026156	\$597.59	\$0.00	\$597.59	06/21/2023
520-0	SELECT PORTFOLIO SERVICING		04/18/2023	2024225	\$2,643.57	\$0.00	\$2,643.57	04/26/2023
520-0	SELECT PORTFOLIO SERVICING		01/18/2023	2021185	\$597.59	\$0.00	\$597.59	01/27/2023
520-0	SELECT PORTFOLIO SERVICING		10/18/2022	2018202	\$630.37	\$0.00	\$630.37	10/26/2022
520-0	SELECT PORTFOLIO SERVICING		08/17/2022	2016122	\$630.36	\$0.00	\$630.36	08/24/2022
520-0	SELECT PORTFOLIO SERVICING		07/13/2022	2015053	\$1,217.04	\$0.00	\$1,217.04	07/25/2022
520-0	SELECT PORTFOLIO SERVICING		06/14/2022	2014078	\$586.66	\$0.00	\$586.66	06/23/2022
520-0	SELECT PORTFOLIO SERVICING		05/17/2022	2013064	\$586.67	\$0.00	\$586.67	05/27/2022
520-0	SELECT PORTFOLIO SERVICING		04/12/2022	2011964	\$586.67	\$0.00	\$586.67	05/11/2022
520-0	SELECT PORTFOLIO SERVICING		02/16/2022	2009951	\$1,173.33	\$0.00	\$1,173.33	02/28/2022
520-0	SELECT PORTFOLIO SERVICING		01/19/2022	2008997	\$586.67	\$0.00	\$586.67	01/26/2022
520-0	SELECT PORTFOLIO SERVICING		12/15/2021	2007973	\$586.66	\$0.00	\$586.66	12/29/2021
520-0	SELECT PORTFOLIO SERVICING		10/14/2021	2005929	\$586.67	\$0.00	\$586.67	10/28/2021
520-0	SELECT PORTFOLIO SERVICING		08/18/2021	2003891	\$1,208.04	\$0.00	\$1,208.04	08/25/2021
520-0	SELECT PORTFOLIO SERVICING		07/14/2021	2002801	\$604.02	\$0.00	\$604.02	07/21/2021
520-0	SELECT PORTFOLIO SERVICING		06/16/2021	2001818	\$604.02	\$0.00	\$604.02	06/24/2021
520-0	SELECT PORTFOLIO SERVICING		05/18/2021	2000834	\$604.01	\$0.00	\$604.01	06/01/2021
520-0	SELECT PORTFOLIO SERVICING		02/13/2020	1214158	\$170.71	\$0.00	\$170.71	02/24/2020
520-0	SELECT PORTFOLIO SERVICING		12/12/2019	1211449	\$727.22	\$0.00	\$727.22	12/19/2019
520-0	SELECT PORTFOLIO SERVICING		10/10/2019	1208878	\$734.04	\$0.00	\$734.04	10/22/2019

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
520-0	SELECT PORTFOLIO SERVICING		09/26/2019	1207838	\$5,428.38	\$0.00	\$5,428.38	10/04/2019
Sub-totals: \$34,162.31						\$0.00	\$34,162.31	
Grand Total: \$34,162.31						\$0.00		